IN THE SPECIFICATION:

Please amend the paragraph on page 1, beginning at line 12 as follows:

In recent years, [[the]] technology relating to computers, personal computers, and telecommunications systems has developed markedly. Born from that process, the Internet has expanded at a speed that far exceeded expectations. Because it has become possible to read and send electronic information from home using the Internet, commercial transaction systems using the Internet are highlighted as systems for purchasing products that do not require one to go into a retail store and are spreading rapidly. The most general form of this commercial transaction system using the Internet is that ~~wherein~~ in which products are posted on a home page, the user accesses that home page, selects a posted product, and orders the product from the home page. Meanwhile, payment is made through a settlement system between the user and a credit company based on a credit number sent at the time the order is made. This settlement by credit is based on an agreement between the user and the credit company and this credit agreement is one wherein a credit line is established within the range of a standard amount of money that is generally unsecured and based on a preliminary examination.

Please amend the paragraph on page 2, beginning at line 6 as follows:

With the recent golf boom, however, golf courses are being constructed at locations throughout the country and the number of golf lovers is well on the increase. Golf courses generally use a membership system, wherein a person who has purchased a golf membership is

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guaranteed to be able to use the golf course at a lower rate than that for nonmembers. In other words, this golf membership is the right to use the golf course at a discounted fee and can be bought or sold as a property right; and a market is therefore formed. In effect, this golf membership is an asset and is said to have value as a security.